

# 32. Counting Your Pennies

**OBJECTIVE:** Help families think about what is most important to them, learn to compromise and come to general agreement on spending priorities.

**TIME:** 60 minutes

**MATERIALS:**

Spending Categories Handout

Cut out each category on the four-page handout into spending decision squares and place the set of squares in an envelope.

Prepare one envelope per group.

20 pennies per group

**NOTE TO TRAINER:**

This activity can be conducted individually, in pairs, or in a small group situation of 3-5 people. Each group considers themselves a family.

**ACTIVITY:**

Divide the class into teams of 3-5 people. Give each group 20 pennies and one each of the 16 spending sheets (including 2 blank sheets). Groups will be asked to decide together how the pennies are spent. Explain that each group has a maximum of 20 pennies to allocate across all of the spending categories. Ask them to please choose at least one item in each category, i.e., they cannot leave a category blank. Moreover, if they think of other categories or responsibilities that are not covered by the choices, blank spending sheets are provided to add these categories. Ask them to list choices and the amount of pennies allocated for each item.

If there is time after completing the first round, ask the team to assume that one of the members of the household had a sudden loss of income. Have the groups try this exercise again with 14 pennies.

Participants can be encouraged to go home and play the game with their families.

**GROUP DISCUSSION:**

Ask each group to talk about their spending decisions as an entire class.

What different choices did groups make?

How did they negotiate differences of opinion within the group regarding spending priorities?

How can they work with their family at home to negotiate a budget?

<sup>1</sup> Based on an activity created by Purdue University Cooperative Extension Service and adapted by the National Community Reinvestment Coalition.